

Certificate Number: 14912-PAM-DE-038106150

Bankruptcy Case Number: 20-01838



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 17, 2024, at 4:41 o'clock PM EST, Cynthia Michaels completed a course on personal financial management given by internet by 001 Debtoedu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 17, 2024 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor